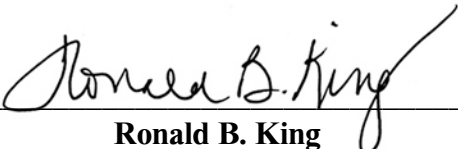




**The relief described hereinbelow is SO ORDERED.**

**Signed April 24, 2019.**

  
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**Ronald B. King**  
**Chief United States Bankruptcy Judge**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE:

STEVEN BRICE WIBRACHT  
AND ERIN MICHELLE WIBRACHT,  
  
DEBTORS.

TRAVELERS CASUALTY AND SURETY  
COMPANY OF AMERICA, PLAINTIFF

v.

STEVEN BRICE WIBRACHT  
AND ERIN MICHELLE WIBRACHT,  
DEFENDANTS.

CASE No. 17-52300-RBK  
CHAPTER 7

ADVERSARY PROCEEDING  
No. 18-05203-RBK

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**FINAL JUDGMENT**

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On February 26-27, 2019, Plaintiff Travelers Casualty and Surety Company of America (“Plaintiff” or “Travelers”), by and through its attorneys of record, Watt Tieder & Fitzgerald, LLC and Pulman Cappuccio & Pullen, LLP, and Erin Michelle

Wibracht (“Defendant”), by and through her attorney of record, Martin W. Seidler, Law Offices of Martin W. Seidler appeared before this Court for the trial of this adversary proceeding.

Based upon the facts and evidence presented at trial, the Court finds that the Defendant should be denied a discharge that they might otherwise have received pursuant to 11 U.S.C. §727(a). It is, therefore,

ORDERED, ADJUDGED AND DECREED that the Defendant is hereby DENIED discharge of all debts pursuant to 11 U.S.C. §727(a), for the reasons stated on the record. It is further

ORDERED, ADJUDGED AND DECREED that court costs are assessed against the Defendant.

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**Submitted by:**

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